

IMPORTANT ANNOUNCEMENT REGARDING YOUR CHEN-DEL-O FCU DEBIT CARD



Dear Members,

In recent weeks, Chen-Del-O Federal Credit Union has experienced an unusual increase in debit card fraud affecting many members. This activity is the result of a BIN attack—a type of fraud where cybercriminals use automated systems to test card numbers at high volumes until they find active accounts to exploit.

We want to assure you: this is not a breach of Chen-Del-O's systems. Your account and personal information remain secure. These attacks are impacting credit unions and banks nationwide, but we know the disruption is very real for you.

What We Are Doing

- Strengthening protections. We've enhanced fraud monitoring tools to detect and stop suspicious activity faster.
- Reissuing cards. Impacted cards are being replaced immediately.
- Improving notifications. We are working to ensure all members receive timely alerts when a card is compromised, and we're confirming contact information at every interaction.
- Working with partners. We are coordinating with Mastercard and our processor to block fraud sources and prevent recurrence.

What This Means for You

- You are not liable for confirmed unauthorized transactions reported promptly.
- Your deposits remain safe and insured by the NCUA up to at least \$250,000.

What You Can Do

1. Review your recent transactions in Online/Mobile Banking.
2. Turn on card and account alerts in the SecureLock Equip app. You can also restrict transactions and turn your card on/off using this app.
3. Confirm that your mobile number and email are current with us.
4. Remember: Chen-Del-O will never ask for your full card number, PIN, or passcodes by phone, text, or email.

We know how frustrating and inconvenient this has been, and we are deeply sorry for the disruption. Please know we are committed to protecting you, keeping you informed, and restoring your confidence. If you need help or have questions, please contact us at 607-829-3560, visit our office, or use the secure message feature at www.chendelo.org. Thank you for your patience, understanding, and loyalty.

With appreciation,
Ashley Pittsnogle
CEO
Chen-Del-O Federal Credit Union

